Case 15-30707-KCF Doc 48 Filed 06/06/16 Entered 06/06/16 17:35:37 Desc Main Document Page 1 of 14

Fill in this information to identify your case:						
Debtor 1	Douglas L Walters	s				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		DISTRICT OF NEW JERSEY				
Case number	15-30707					
(if known)						

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	t 1: Summarize Your Assets		
		Your as	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	464,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	56,525.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	520,525.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	726,462.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	50,253.00
	Your total liabilities	\$	776,715.00
⊃ar	t 3: Summarize Your Income and Expenses		
l.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	9,842.80
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	7,084.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	personal,	family, or
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this	box and si	ubmit this form to

the court with your other schedules.

Debtor 1 Douglas L Walters	Case number (if known)	15-30707
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0	From the Statement of Very Cryptont Monthly Income: Consumptional contests of the contest of the Consumption	
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Debtor 1	Douglas L Walter	Douglas L Walters					
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	DISTRICT OF NEW JERSEY					
Case number	15-30707						

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. D c	you own or have any l	legal or equi	table interest in	any resid	ence, building, land, or similar property?			
	No. Go to Part 2.							
	Yes. Where is the property	erty?						
1.1				What	is the property? Check all that apply			
	Street address, if available, or other description		- 🗆	Single-family home	Do not deduct secured claims or exemptions. P			
			ption		Duplex or multi-unit building	the amount of any secured claims on Schedule and Creditors Who Have Claims Secured by Property		
					Condominium or cooperative	Creditors who have cla	ins Secured by Froperty.	
					Manufactured or mobile home			
				П	Land	Current value of the entire property?	Current value of the portion you own?	
	City	State	ZIP Code		Investment property	\$0.00	\$0.00	
					Timeshare	Describe the neture of		
				☐ Other			your ownership interest nancy by the entireties, or	
				Who	has an interest in the property? Check one	a life estate), if known.		
					Debtor 1 only			
				_	Debtor 2 only			
	County				Debtor 1 and Debtor 2 only	Check if this is con	mmunity property	
					At least one of the debtors and another	Check if this is community property (see instructions)		
				Other information you wish to add about this item, such as local property identification number:				
				-				

Official Form 106A/B Schedule A/B: Property page 1

Document Page 4 of 14 Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** If you own or have more than one, list here: What is the property? Check all that apply 1.2 ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative ■ Manufactured or mobile home Current value of the Current value of the ☐ Land entire property? portion you own? City ZIP Code ■ Investment property \$21,000.00 \$21,000.00 State Timeshare Describe the nature of your ownership interest п Other (such as fee simple, tenancy by the entireties, or Who has an interest in the property? Check one a life estate), if known. Debtor 1 only ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: 319 Brinton St Trenton, NJ If you own or have more than one, list here: 1.3 What is the property? Check all that apply ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the ■ Land portion you own? entire property? \$35,000.00 \$35,000.00 ■ Investment property City ZIP Code State Timeshare Describe the nature of your ownership interest □ Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only

Other information you wish to add about this item, such as local property identification number:

618 Indiana Ave

☐ Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Trenton, NJ

Official Form 106A/B

County

Check if this is community property

Document Page 5 of 14 Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** If you own or have more than one, list here: What is the property? Check all that apply 1.4 ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the ☐ Land entire property? portion you own? City ■ Investment property \$35,000.00 \$35,000.00 State ZIP Code Timeshare Describe the nature of your ownership interest п Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: 810 Dayton St. Trenton, NJ If you own or have more than one, list here: 1.5 What is the property? Check all that apply ☐ Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: ■ Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the Land portion you own? entire property? \$373,000.00 \$373,000.00 City ZIP Code ■ Investment property State Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only ☐ Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: **Home - 2 Trestle Way** Dayton, NJ

 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$464,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 3

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Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes **Ford** Do not deduct secured claims or exemptions. Put Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Ranger Creditors Who Have Claims Secured by Property. Model: ■ Debtor 1 only 2009 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$1,000.00 \$1,000.00 ☐ Check if this is community property (see instructions) Do not deduct secured claims or exemptions. Put 3.2 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another 2008 Ford Truck \$1,500.00 \$1,500.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories □ No Yes Who has an interest in the property? Check one 4 1 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the Debtor 1 and Debtor 2 only entire property? portion you own? Other information: At least one of the debtors and another \$1,500.00 \$1,500.00 ☐ Check if this is community property 2005 Boat (see instructions) Who has an interest in the property? Check one 4.2 Make: Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Debtor 1 only Model: Creditors Who Have Claims Secured by Property. Year: Debtor 2 only Current value of the Current value of the entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$100.00 \$100.00 ☐ Check if this is community property 2005 Boat Trailer (see instructions) 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$4,100.00 pages you have attached for Part 2. Write that number here...... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe.....

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Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** Furniture \$1,000.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Usual Wear \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Ring, Earing, And Watch \$1,075.00 13 Non-farm animals Examples: Dogs, cats, birds, horses No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,375.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Current value of the

Do you own or have any legal or equitable interest in any of the following?

portion you own? Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 5

Case 15-30707-KCF Doc 48 Filed 06/06/16 Entered 06/06/16 17:35:37 Desc Main Document Page 8 of 14 Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ■ No □ Yes..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... **H&E Credit - Checking** \$50.00 17 1 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. $\hfill \square$ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). □ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes..... 401K -Fidelity Investments \$15,000,00

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

■ No

☐ Yes. Give specific information about them...

IRA

\$34,000.00

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35. Any financial assets you did not already list

■ No

☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$49,050.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Official Form 106A/B Schedule A/B: Property page 8

☐ Yes. Go to line 47.

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Case number (if known) 15-30707 Debtor 1 **Douglas L Walters** Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$464,000.00 Part 2: Total vehicles, line 5 \$4.100.00 57. Part 3: Total personal and household items, line 15 \$2,375.00 Part 4: Total financial assets, line 36 58. \$49,050.00 Part 5: Total business-related property, line 45 59. \$1,000.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$56,525.00 Copy personal property total \$56,525.00

Official Form 106A/B Schedule A/B: Property page 9

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$520,525.00

		Becamen	1 446 12 01 17
Fill in this info	ormation to identify your	case:	
Debtor 1	Douglas L Walter	S	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse if, filing)	First Name	Middle Name	Last Name
United States B	Bankruptcy Court for the:	DISTRICT OF NEW JERSEY	1
Case number	15-30707		

Check if this is an amended filing

Official Form 106C

Part 1: Identify the Property You Claim as Exempt

Schedule C: The Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	☐ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	s.C. § 522(b)(3)	
	■ You are claiming federal exemptions. 11 l	U.S.C. § 522(b)(2)			
2.	For any property you list on Schedule A/B	that you claim as exe	empt,	fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
	Home - 2 Trestle Way	\$373,000.00		\$18,000.00	11 USC § 522(d)(1)
	Dayton, NJ Line from Schedule A/B: 1.5			100% of fair market value, up to any applicable statutory limit	
	618 Indiana Ave Trenton, NJ	\$35,000.00		\$1,000.00	11 USC § 522(d)(5)
	Line from Schedule A/B: 1.3			100% of fair market value, up to any applicable statutory limit	
	319 Brinton St Trenton, NJ	\$21,000.00		\$1,000.00	11 USC § 522(d)(5)
	Line from Schedule A/B: 1.2			100% of fair market value, up to any applicable statutory limit	
	810 Dayton St. Trenton, NJ	\$35,000.00		\$1,000.00	11 USC § 522(d)(5)
	Line from Schedule A/B: 1.4			100% of fair market value, up to	

any applicable statutory limit

100% of fair market value, up to any applicable statutory limit

\$1,500.00

2008 Ford Truck

Line from Schedule A/B: 3.2

\$1,500.00

11 USC § 522(d)(5)

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Debtor 1 Douglas L Walters Page 13 of 14

Case number (if known) 15-30707

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	ount of the exemption you claim	Specific laws that allow exempt
	Schedule A/B		
2009 Ford Ranger Line from <i>Schedule A/B</i> : 3.1	\$1,000.00	\$1,000.00	11 U.S.C. § 522(d)(2)
		100% of fair market value, up to any applicable statutory limit	
2005 Boat Trailer Line from Schedule A/B: 4.2	\$100.00	\$100.00	11 USC § 522(d)(5)
2. II.		100% of fair market value, up to any applicable statutory limit	
2005 Boat Line from Schedule A/B: 4.1	\$1,500.00	\$1,500.00	11 USC § 522(d)(5)
		100% of fair market value, up to any applicable statutory limit	
Furniture Line from Schedule A/B: 6.1	\$1,000.00	\$1,000.00	11 USC § 522(d)(3)
		100% of fair market value, up to any applicable statutory limit	
Usual Wear Line from Schedule A/B: 11.1	\$300.00	\$300.00	11 USC § 522(d)(3)
		100% of fair market value, up to any applicable statutory limit	
Ring, Earing, And Watch Line from Schedule A/B: 12.1	\$1,075.00	\$1,075.00	11 USC § 522(d)(4)
		100% of fair market value, up to any applicable statutory limit	
H&E Credit - Checking Line from Schedule A/B: 17.1	\$50.00	\$50.00	11 USC § 522(d)(5)
		100% of fair market value, up to any applicable statutory limit	
401K -Fidelity Investments Line from Schedule A/B: 24.1	\$15,000.00	\$15,000.00	11 USC § 522(d)(10)(D)
		100% of fair market value, up to any applicable statutory limit	
IRA Line from Schedule A/B: 24.2	\$34,000.00	\$34,000.00	11 USC § 522(d)(10)(D)
		100% of fair market value, up to any applicable statutory limit	
Tools Line from Schedule A/B: 40.1	\$1,000.00	\$1,000.00	11 USC § 522(d)(6)
-		100% of fair market value, up to any applicable statutory limit	

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Fill in this info	rmation to identify your	case:		
Debtor 1	Douglas L Walter	S		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	DISTRICT OF NEW JERSEY		
Case number	15-30707			
(if known)				

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone wl	ho is NOT an attorney to help you fill out bankruptcy forms?
■ No	
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
Inder penalty of perjury, I declare that I hat they are true and correct. X /s/ Douglas L Walters	nave read the summary and schedules filed with this declaration and
A <i>isi</i> Duuulas E Wallers	^
Douglas L Walters Signature of Debtor 1	Signature of Debtor 2